

Debtor 1 John I. Magnone

Debtor 2 Autumn M. Magnone
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of West Virginia
(State)

Case number 15-00009

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: BSI Financial Services Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 0 8 4 0

Property address:

Number 101 Street Bird Way

Weirton, WV 26062

City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 960.03
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. Total. Add lines a and b. (c) \$ 960.03

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

08/01/2020
MM / DD / YYYY

Debtor 1 John J. Magnone
First Name Middle Name Last Name

Case number (if known) 15-00009

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here


The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


 x _____ Date 09/ 17 / 2020
Signature

Print Timothy J. Amos Title Counsel for BSI Financial Services
First Name Middle Name Last Name

Company Golden and Amos PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 543 Fifth Street
Number Street
Parkersburg WV 26101
City State ZIP Code

Contact phone (304) 485 - 3851

Email dcramlet@goldenamos.com



Loan Information	
Loan #	
Borrower	Magnone
BK Case #	15-00009
Date Filed	1/6/2015
First Post Petition	
Due Date	2/1/2015
POC Covers	6/1/13-1/1/15

Payment Changes				
P&I	Escrow	Total	Notice Filed	Date
\$642.74	\$352.45	\$995.19	Filed w/POC	2/1/2015
\$642.74	\$354.39	\$997.13	NOPC	2/1/2016
\$642.74	\$472.31	\$1,115.05	NOPC	3/1/2017
\$642.74	\$222.34	\$865.08	NOPC	6/1/2017
\$642.74	\$182.20	\$824.94	NOPC	11/1/2019
	\$0.00			

Date	Amount Rcvd	Post Pet Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	Comments
2/26/2015	\$1,648.50	3/1/2015	\$995.19	\$653.31	\$653.31		\$653.31	
3/30/2015	\$1,348.20	4/1/2015	\$995.19	\$353.01	\$353.01		\$1,006.32	
3/30/2015		5/1/2015	\$995.19	-\$995.19		\$995.19	\$11.13	
4/27/2015	\$998.90	6/1/2015	\$995.19	\$3.71	\$3.71		\$14.84	
5/27/2015	\$998.90	7/1/2015	\$995.19	\$3.71	\$3.71		\$18.55	
6/26/2015	\$998.90	8/1/2015	\$995.19	\$3.71	\$3.71		\$22.26	
7/29/2015	\$998.90	9/1/2015	\$995.19	\$3.71	\$3.71		\$25.97	
8/27/2015	\$998.90	10/1/2015	\$995.19	\$3.71	\$3.71		\$29.68	
9/29/2015	\$998.90	11/1/2015	\$995.19	\$3.71	\$3.71		\$33.39	
10/28/2015	\$998.90	12/1/2015	\$995.19	\$3.71	\$3.71		\$37.10	
1/29/2016	\$995.19	1/1/2016	\$995.19	\$0.00			\$37.10	
2/26/2016	\$997.13	2/1/2016	\$997.13	\$0.00			\$37.10	
3/29/2016	\$997.13	3/1/2016	\$997.13	\$0.00			\$37.10	
5/27/2016	\$997.13	4/1/2016	\$997.13	\$0.00			\$37.10	
7/28/2016	\$997.13	5/1/2016	\$997.13	\$0.00			\$37.10	
8/30/2016	\$997.13	6/1/2016	\$997.13	\$0.00			\$37.10	
9/28/2016	\$1,994.26	7/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
9/28/2016		8/1/2016	\$997.13	-\$997.13		\$997.13	\$37.10	
11/22/2016	\$997.13	9/1/2016	\$997.13	\$0.00			\$37.10	
12/22/2016	\$1,994.26	10/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
12/22/2016		11/1/2016	\$997.13	-\$997.13		\$997.13	\$37.10	
2/27/2017	\$1,994.26	12/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
12/27/2017		1/1/2017	\$997.13	-\$997.13		\$997.13	\$37.10	
3/30/2017	\$1,115.05	2/1/2017	\$997.13	\$117.92	\$117.92		\$155.02	
4/21/2017	\$1,115.05	3/1/2017	\$1,115.05	\$0.00			\$155.02	
5/25/2017	\$1,115.05	4/1/2017	\$1,115.05	\$0.00			\$155.02	
6/28/2017	\$865.08		\$865.08	\$865.08	\$865.08		\$1,020.10	
7/31/2017	\$865.08	5/1/2017	\$1,115.05	-\$249.97		\$249.97	\$770.13	

[illegible]

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA
(WHEELING)

IN THE MATTER OF:
JOHN J. MAGNONE
AUTUMN M. MAGNONE
DEBTORS

CASE NO. 15-00009

CHAPTER 13

CERTIFICATE OF SERVICE

The undersigned, Timothy J. Amos, attorney for BSI FINANCIAL SERVICES, a corporation, for itself, its successors and/or assigns, or as servicer, hereby certifies that on the 17th day of September, 2020, he served the foregoing and hereto annexed RESPONSE TO NOTICE OF FINAL CURE PAYMENT by mailing, postage prepaid, true copies thereof through the United States Mail, addressed as follows:

John J. Magnone
Autumn M. Magnone
101 Bird Way
Weirton, WV 26062

And served via electronic filing as follows:

Roger A. Isla
Isla Law Offices
Debtors Counsel

Helen M. Morris
Meagan Preece
Office of the Chapter 13 Trustee



Timothy J. Amos
WV State Bar #7683
Post Office Box 81
Parkersburg, WV 26102
Telephone: 304/485-3851
Fax: 304/485-0261